



City of Greenville's Community Development Division EMERGENCY REPAIR PROGRAM



GOAL: To assist low income homeowners to make repairs needed to correct serious housing deficiencies that threaten human health and safety.

ELIGIBLE APPLICANTS

- Maximum Household Income: \leq 80% area median income (refer to attachment). The Section 8 (Part 5) definition of income will be used to verify the income of all individuals that are 18 years or older and permanently reside in the house.

INELIGIBLE APPLICANTS

- ★ Homeowners and individuals whose properties has excessive judgments, liens, two mortgages, or received assistance within the last ten years through the ERP or New Home Ownership Program.

ELIGIBLE PROPERTIES

- Location: The property must be located within the City limits of Greenville, SC
- Primary Residence: The applicant must own and occupy the property as their principal residence. Non-resident owners must “quit claim” all ownership interest to the applicant.
- Priority Projects: Properties with immediate life, health, or safety threatening conditions, as determined by City staff, will be considered a priority.
- Value: The assessed property value cannot exceed \$125,000.

ELIGIBLE COSTS

- Costs associated with correcting housing conditions that threaten the occupant's health and safety. Health and safety issues may include, but are not limited to, leaking roofs; electrical hazards; fire hazards; deteriorated floors; exterior walls or ceilings; handrails on porches and stairs; lead-based paint hazards; rodent infestation when children are present; and inadequate heat. Standards set forth in the International Residential Code shall apply.
- Costs associated with improving accessibility for the handicapped. Examples include, but are not limited to, ramps, lifts, grab bars, lowering counter tops, widening doors and bathroom modifications.

CONFLICT SITUATIONS

The City of Greenville will make every effort to resolve conflicts that arise between homeowners and contractors. If conflicts are not able to be resolved through dialogue between parties, the following process will apply. All claims or disputes between the homeowner and the contractor arising out of or related to the work shall be decided by arbitration in accordance with the construction industry arbitration rules, unless the parties mutually agree otherwise. The homeowner and contractor shall submit all disputes or claims, regardless of the extent of the work's progress, to the City of Greenville unless the parties mutually agree otherwise. The City of Greenville may act as an arbitrator if both parties agree to such. Notice of the demand for arbitration shall be made within 10 days after the dispute has arisen.

LOAN DESCRIPTION

- Interest Rate: 0% Term: 10 years
- Repayment: Forgivable deferred payment loan - 1/120th forgiven each month. Pro-rata portion due in full upon sale or transfer of the property within 10 years.
- Maximum Loan Amount: \$20,000

Note: The CD Administrator shall have the authority to exceed the \$20,000 limit when unexpected repairs are discovered by backing out the cost of lead hazard reduction activities.

For more information, please contact the Community Development Division at 864-467-4570